



01-29-07

PATENT *HW*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Woeber) Examiner: TBD
Serial No.: 10/811,247) Art Unit: 3624
Filing Date: March 26, 2004) Atty. Docket No. 030683CIP

Title : COMBINATION DEBT/EQUITY UNITS

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicant, in accordance with his duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advises the United States Patent and Trademark Office of the references listed on the accompanying form PTO/SB/08.

Applicant notes that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)." Applicant further notes that the filing of this *Information Disclosure Statement* is not an admission that the references cited herein constitute prior art under 35 U.S.C. §§ 102-103 with respect to the captioned application.

Pursuant to 37 C.F.R. § 1.97(b)(3), Applicant submits that no fee is necessary for consideration of this Information Disclosure Statement because an Office Action on the merits has not yet been mailed. Nevertheless, the Commissioner is hereby authorized to charge Account No. 11-1110 for any fees necessary for consideration of this Information Disclosure Statement.

Respectfully submitted,

Date: 26 Jan 2007

Mark G. Knedeisen
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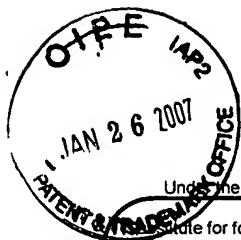
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PTO/SB/08B (09-06)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number 10/811,247

Filing Date March 26, 2004

First Named Inventor Woeber

Art Unit 3624

Examiner Name TBD

Attorney Docket Number 030683CIP

Sheet 1 of 1

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Marion Williams, "Debt/Equity Hybrids Gain Favor For Raising Capital In Australia," Asian Wall Street Journal, New York, NY, Oct. 28, 1999, p.17.	
		John Downes, "Dictionary of Finance and Investment Terms," Barron's Educational Series, Inc., 1988 (pp. 140 and 481).	
		Anise C. Wallace, "New Investment Trust Combines Risk, Security," Houston Chronicle, Houston, TX, April 14, 1985, p.19.	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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